

Document Page 1 of 1
**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED

5/26/22 3:46 pm

CLERK

U.S. BANKRUPTCY
COURT - WDPA

In re:	:	Case No.:	17-22147-GLT
	:	Chapter:	11
Ronald S. Jones	:		
	:		
	:	Date:	5/26/2022
Debtor(s).	:	Time:	11:00

PROCEEDING MEMO

MATTER: #207 - Hearing on Disclosure Statement Dated 4/4/2022
 [Responses due 5/10/2022]
 #219 - Objection to Confirmation of Plan Dated 4/4/2022

APPEARANCES:

Debtor:	Donald R. Calaiaro, Ronald Jones
Patak:	Samuel Grego
Freedom Mortgage:	Mario Hanyon

NOTES: [11:10 a.m.]

Calaiaro: I am aware of the objection made by Freedom Mortgage. Mr. Jones believes that the mortgage is now current. I do not think there is substantial argument beyond the arrearages.

Hanyon: If the loan is current, our objection would be addressed.

Court: Isn't this more of a plan objection instead of being brought at the disclosure statement phase?

Calaiaro: I'm going to file the plan as-is. I have recommended that the Debtor settle the Robleto claim before confirmation.

Court: Can you address the disparate treatment of bifurcating Ms. Patak's claim? My concern is focused on Ms. Patak having a nondischargeable claim secured by a mortgage lien while other general unsecured creditors are not afforded such treatment. I am struggling to see how this is a confirmable plan on its face.

Calaiaro: If you tell me it's not confirmable, I will go back.

Court: This is not a confirmable plan.

Calaiaro: Can I have 21 days to file an amended plan?

Grego: We'll work on this with Mr. Calaiaro.

Court: I will give the Debtor leave until June 30 to rectify the issues noted on the record. The disclosure statement is denied for the reasons stated on the record.

Calaiaro: If we redirect the distribution to all creditors, payment to Ms. Patak should not be dramatically different.

Court: There are two issues: Classification and affirmative consent to vacating the § 727 order.

OUTCOME:

1. For the reasons stated on the record, the *Disclosure Statement Dated 4/4/2022* [DKt. No. 207] is DENIED. [Text Order].
2. On or before June 30, 2022, the Debtor shall file a new plan and disclosure statement. [Text Order].

DATED: 5/26/2022